DECLARATION AND POWER OF ATTÓRNEY FOR ORIGINAL U.S. PATENT APPLICATION

Attorney's Docket No. NEXTP005

As a below-named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe that I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled: INTEGRATING LIVE CHAT INTO AN ONLINE CREDIT CARD APPLICATION, the specification of which,

INTEGRATING LIV	VE CHAT I	NTO AN ONI	LINE CREDIT CARD APPLI	CATION, the specification	on of which,
(check one)	1. 🔲	is attached he	ereto.	·	
	2. 🛛	was filed on	June 15, 2000	as	
			tion No. <u>09/595,556</u>		
•			nded on		
	3. 🔲	was filed on	PCT Application No.	as	
		International	PCT Application No.		
		and was ame	nded on	·	
I hereby state that I haby any amendment re	ave reviewed ferred to abo	d and understan	nd the contents of the above-ide	ntified specification, inch	ading the claims, as amended
I acknowledge the du CFR § 1.56.	ty to disclos	se information	which is material to the examin	nation of this application	in accordance with Title 37,
United States, listed b	elow and ha application h	ve identified be	ny PCT International application elow, by checking the box, any date before that of the application	foreign application for pa n on which priority is cla	itent or inventor's certificate,
, , ,	()				_
(Appl. No.)	<u></u>	(Country)	(Filing Date)	Yes	·□No
				□ves	□No
(Appl. No.)		(Country)	(Filing Date)		
I hereby claim the ben	efit under 3	5 U.S.C. §119(e) of any United States provisio	nal application(s) listed b	elow:
Prior Provisional Ap	plication(s)				
(Application No.)		— (Fili	ng Date)		
(Application No.)	····		ng Date)		
ADDITUATION INC. I		(1711)	ny raiei		

I hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s), or § 365(c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application in the manner provided by the first paragraph of Title 35, United States Code, § 112, I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, § 1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

Prior U.S. Application(s)

09/185,201 (Application No.)	Nov. 3, 1998	Pending (Status - patented, pending, abandoned)
09/185,878 (Application No.)	Nov. 3, 1998	Pending (Status - patented, pending, abandoned)
09/185,000 (Application No.)	Nov. 3, 1998 (Filing Date)	Pending (Status - patented, pending, abandoned)

And I hereby appoint the law firm of Ritter, Van Pelt & Yi LLP, including Michael J. Ritter (Reg. No. 36,653); Lee Van Pelt (Reg. No. 38,352); Susan C. Yi (Reg. No. 39,883); Dan H. Lang (Reg. No. 38,531); Cindy S. Kaplan (Reg. No. 40,043); William J. James (Reg. No. 40,661); and Joanne Yoshimura (Reg. No. 45,247) as my principal attorneys to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith:

Please Direct all Correspondence To:

Customer No. 21912

Ritter, Van Pelt & Yi LLP 4906 El Camino Real, Suite 205 Los Altos, CA 94022

Direct Telephone Calls To:

Lee Van Pelt at telephone number (650) 903-3503

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Solo on First Inventor	Innahari I ant	Citizenship: United States	
Sole or First Inventor:	Jeremy Lent	Chizenship: United States	
Inventor's signature:	Mun Unt	Date of Signature: 9/50/80	
	V		
Residence: (City) _	San Francisco	(State/Country) CA/US	
` ;, =		• • • • • • • • • • • • • • • • • • • •	
Post Office Address:	595 Market Street, Suite 1800, San 1	Francisco, CA 94105	
_			
Full Name of Second Joint			
Inventor (if any):	Timothy Coltrell	Citizenship: United States	:
	Tantoury Control	(1)	
Inventor's signature:		Date of Signature: 100/80	
_			
Residence: (City) _	San Francisco	(State/Country)CA/US	
	,		
Post Office Address:	595 Market Street, Suite 1800, San	Francisco, CA 94105	

Full Name of Third Joint	•		
Inventor (if any):	Munnamgi S. Reddi	Citizenship:	India
Inventor's signature:	mmary!	Date of Signature:	9/200
Residence: (City)	San Francisco	(State/Country)	CA/US
Post Office Address:	595 Market Street, Suite 1800, San	n Francisco, CA 94105	·
Full Name of Fourth Joint	Christopher O. Turne	Citizenal in	TI ': 10: .
Inventor (if any):	Christopher O. Tracy	Citizenship:	United States
Inventor's signature:	05	Date of Signature:	9/20/00
Residence: (City)	San Francisco	(State/Country)	CA/US
Post Office Address:	595 Market Street, Suite 1800, San	n Francisco, CA 94105	
Full Name of Fifth Joint			
Inventor (if any):	TaChung Huang	Citizenship:	United States
Inventor's signature:	Tolfound Among	Date of Signature:	a/seles
Residence: (City)	San Francisco	(State/Country)	CA/US
Post Office Address:	595 Market Street, Suite 1800, Sai	n Francisco, CA 94105	